

UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH

In re: BELCHER, JARED

§ Case No. 20-22819

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Debtor(s)

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Peggy Hunt, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$110,730.44

(without deducting any secured claims)

Assets Exempt: \$109,876.00

Total Distributions to Claimants: \$6,749.34

Claims Discharged

Without Payment: \$74,567.47

Total Expenses of Administration: \$1,781.87

3) Total gross receipts of \$8,867.18 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$335.97 (see **Exhibit 2**), yielded net receipts of \$8,531.21 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$1,781.87	\$1,781.87	\$1,781.87
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$65,401.00	\$54,741.81	\$54,741.81	\$6,749.34
TOTAL DISBURSEMENTS	\$65,401.00	\$56,523.68	\$56,523.68	\$8,531.21

4) This case was originally filed under chapter 7 on 05/11/2020, and it was converted to chapter 7 on 08/13/2020. The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/22/2021

By: /s/ Peggy Hunt
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Garnishment	1141-000	\$3,982.09
2020 Federal & State Tax Refunds (u)	1224-000	\$903.00
Garnishment	1241-000	\$3,982.09
TOTAL GROSS RECEIPTS		\$8,867.18
¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
JARED BELCHER	DEBTOR PORTION OF TAX REFUNDS	8500-002	\$335.97
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$335.97

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None						

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Peggy Hunt	2100-000	NA	\$1,603.12	\$1,603.12	\$1,603.12
Trustee, Expenses - Peggy Hunt	2200-000	NA	\$117.95	\$117.95	\$117.95
Banking and Technology Service Fee - Metropolitan Commercial Bank	2600-000	NA	\$60.80	\$60.80	\$60.80
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$1,781.87	\$1,781.87	\$1,781.87

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/F	Internal Revenue Service	5600-000	\$0.00	NA	NA	NA
N/F	Utah State Tax Commission	5600-000	\$0.00	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	DISCOVER BANK	7100-000	\$7,683.00	\$7,683.43	\$7,683.43	\$947.33
2	JPMORGAN CHASE BANK, N.A.	7100-000	\$7,026.00	\$7,026.79	\$7,026.79	\$866.36
3	WELLS FARGO BANK, N.A.	7100-000	\$3,528.00	\$3,555.76	\$3,555.76	\$438.40
4	JPMORGAN CHASE BANK, N.A.	7100-000	\$11,442.00	\$11,442.90	\$11,442.90	\$1,410.84
5	MIDLAND CREDIT MANAGEMENT, INC.	7100-000	\$0.00	\$15,885.14	\$15,885.14	\$1,958.54
6	PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-000	\$8,871.00	\$8,871.79	\$8,871.79	\$1,093.84
7	HERRIMAN FAMILY DENTAL	7100-000	\$276.00	\$276.00	\$276.00	\$34.03
N/F	Bank of America	7100-000	\$7,722.00	NA	NA	NA
N/F	Capital One	7100-000	\$15,885.00	NA	NA	NA
N/F	Guglielmo & Associates	7100-000	\$0.00	NA	NA	NA
N/F	Gurstel Law Firm	7100-000	\$0.00	NA	NA	NA
N/F	Jordan Valley Medical Center	7100-000	\$2,817.00	NA	NA	NA
N/F	LendingHome Funding Corporation	7100-000	\$0.00	NA	NA	NA
N/F	South Carolina Department of Labor	7100-000	\$0.00	NA	NA	NA
N/F	Southwest Children's Clinic	7100-000	\$151.00	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$65,401.00	\$54,741.81	\$54,741.81	\$6,749.34

Form 1

Individual Estate Property Record and Report
Asset Cases

Exhibit 8

Page: 1

Case No.: 20-22819

Case Name: BELCHER, JARED

Trustee Name: (640180) Peggy Hunt

Date Filed (f) or Converted (c): 08/13/2020 (c)

§ 341(a) Meeting Date: 09/15/2020

For Period Ending: 09/22/2021

Claims Bar Date: 12/31/2020

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 2001 FORD F150, Mileage: 301,000 MILES. Location: 13891 Newburg Drive, Herriman UT 84096	2,600.00	0.00		0.00	FA
2 COUCHES LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	500.00	0.00		0.00	FA
3 BEDS AND BEDDING LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	1,000.00	0.00		0.00	FA
4 OFFICE DESK AND CHAIRS LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	400.00	0.00		0.00	FA
5 DRESSERS LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	200.00	0.00		0.00	FA
6 KITCHEN TABLE AND CHAIRS LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	600.00	0.00		0.00	FA
7 KITCHEN COOKWARE AND UTENSILS LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	80.00	0.00		0.00	FA
8 2 TELEVISIONS LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	400.00	0.00		0.00	FA
9 NINTENDO SWITCH LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	350.00	0.00		0.00	FA
10 COMPUTER AND MONITOR LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	150.00	0.00		0.00	FA
11 SOCCER EQUIPMENT, CAMPING GEAR, MOUNTAIN BIKES LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	500.00	0.00		0.00	FA
12 HANDGUN LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	150.00	0.00		0.00	FA
13 22 RIFLE LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	300.00	0.00		0.00	FA
14 CLOTHING LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	250.00	0.00		0.00	FA
15 WEDDING RINGS, LATE WIFE'S ASSORTED JEWELERY LOCATION: 13891 NEWBURG DRIVE, HERRIMAN UT 84096	1,000.00	0.00		0.00	FA

Form 1**Individual Estate Property Record and Report**

Exhibit 8

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Asset Cases**Case No.:** 20-22819**Trustee Name:** (640180) Peggy Hunt**Case Name:** BELCHER, JARED**Date Filed (f) or Converted (c):** 08/13/2020 (c)**§ 341(a) Meeting Date:** 09/15/2020**For Period Ending:** 09/22/2021**Claims Bar Date:** 12/31/2020

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
16 DEPOSITS OF MONEY: WELLS FARGO CHECKING ACCT# XXX0659 (NEGATIVE AT TIME OF FILING)	0.00	0.00		0.00	FA
17 DEPOSITS OF MONEY: AMERICA FIRST CREDIT UNION CHECKING ACCT# XXX9648	3.44	0.00		0.00	FA
18 DEPOSITS OF MONEY: MOUNTAIN AMERICA CREDIT UNION JOINT ACCOUNT WITH BROTHER ACCT# XXX4460	0.00	0.00		0.00	FA
19 DEPOSITS OF MONEY: WELLS FARGO SAVINGS ACCT# XXX0659	0.00	0.00		0.00	FA
20 DEPOSITS OF MONEY: AMERICA FIRST CREDIT UNION SAVINGS ACCT# XXX9648	1.00	0.00		0.00	FA
21 DEPOSITS OF MONEY: WELLS FARGO (MINOR CHILD SAVINGS ACCOUNT) ACCOUNT #XX1595 ACCOUNT WAS CLOSED BY BANK. DEBTOR'S DECEASED WIFE'S NAME WAS ATTACHED. BANK CLOSED THE ACCOUNT AND OPENED A NEW ONE.	0.00	0.00		0.00	FA
22 LL&A INVESTMENTS INC. (BASED OUT OF WYOMING) 50% OF SHARES (SHARE WITH BROTHER) THIS HAS NO MONEY. LL&A OWES ALL FUNDS TO FORECLOSED HOME IN SOUTH CAROLINA THERE IS JUST DEBT.	0.00	0.00		0.00	FA
23 401 (K): EMPOWER RETIREMENT	102,246.00	0.00		0.00	FA
24 2020 Federal & State Tax Refunds (u) (u)	0.00	1.00		903.00	FA
25 Garnishment (u)	15,000.00	3,985.09		3,982.09	FA
26 Garnishment	3,330.10	3,982.09		3,982.09	FA
26 Assets Totals (Excluding unknown values)	\$129,060.54	\$7,968.18		\$8,867.18	\$0.00

Form 1

**Individual Estate Property Record and Report
Asset Cases**

Exhibit 8

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Case No.: 20-22819

Case Name: BELCHER, JARED

For Period Ending: 09/22/2021

Trustee Name: (640180) Peggy Hunt

Date Filed (f) or Converted (c): 08/13/2020 (c)

§ 341(a) Meeting Date: 09/15/2020

Claims Bar Date: 12/31/2020

Major Activities Affecting Case Closing:

*** Trustee Elizabeth Loveridge's Notes ***

Case Notes: conducted 341 meeting on 09/15/20; liquidated garnishment on 10/28/20; Hold open for '20 tax
rtns/refs and other garnishment - Renee Christensen 12/17/2020

[Renee Christensen 2020-12-17 20:00:19]

02/15/2021 - MD - Quarterly review - Holding open for 2020 tax returns

05/10/2021 - MD - Quarterly review - Waiting for 2020 tax returns

06/10/2021 - EJ -M4 TO Filed; OBJ D/L 6/24; Hearing 7/7 10:30AM

06/15/2021 - EJ -Withdraw M4 TO- debtor has not gotten refunds yet

06/21/2021 - MD - Case ready for TFR after debtor refund clears

07/13/2021 - MD - TFR SENT TO UST

07/22/2021 - EJ - Fee app and NFR filed. OBJ D/L 8/12; hearing 8/18 10:30AM

08/13/2021 - EJ -Order filed

08/16/2021 - EJ -Distribution

Initial Projected Date Of Final Report (TFR): 09/15/2022

Current Projected Date Of Final Report (TFR): 07/12/2021 (Actual)

09/22/2021

Date

/s/Peggy Hunt

Peggy Hunt

Form 2

Exhibit 9

Page: 1

Cash Receipts And Disbursements Record

Case No.: 20-22819 Trustee Name: Peggy Hunt (640180)
Case Name: BELCHER, JARED Bank Name: Axos Bank
Taxpayer ID #: **-***6412 Account #: 4039 Checking - Loveridge
For Period Ending: 09/22/2021 Blanket Bond (per case limit): \$58,926,307.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
10/28/20	{26}	Gurstel Law Firm, P.C.	Prefetition Garnishment	1141-000	3,982.09		3,982.09
02/11/21		Transfer to Trustee Hunt account XXXXXX1243	Transfer to Trustee Hunt account XXXXXX1243	9999-000		3,982.09	0.00

COLUMN TOTALS	3,982.09	3,982.09	\$0.00
Less: Bank Transfers/CDs	0.00	3,982.09	
Subtotal	3,982.09	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$3,982.09	\$0.00	

Form 2

Exhibit 9

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Cash Receipts And Disbursements Record

Case No.: 20-22819
Case Name: BELCHER, JARED
Taxpayer ID #: **-*6412
For Period Ending: 09/22/2021

Trustee Name: Peggy Hunt (640180)
Bank Name: Metropolitan Commercial Bank
Account #: *****1243 Checking
Blanket Bond (per case limit): \$58,926,307.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
02/03/21	{25}	Bank of America	garnishment monies	1241-000	3,982.02		3,982.02
02/03/21	{25}	Bank of America	Deposit 10001 Adjustment	1241-000	0.07		3,982.09
02/11/21		Transfer Credit from	Transition Credit from	9999-000	3,982.09		7,964.18
02/26/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		7.86	7,956.32
03/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		14.02	7,942.30
04/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		12.72	7,929.58
05/28/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		11.86	7,917.72
06/21/21	{24}	UNITED STATES TREASURY	2020 Federal Tax Refund	1224-000	245.00		8,162.72
06/21/21	{24}	State of Utah	State of Utah tax refund	1224-000	658.00		8,820.72
06/21/21	101	JARED BELCHER	DEBTOR PORTION OF TAX REFUNDS	8500-002		335.97	8,484.75
06/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		14.34	8,470.41
08/16/21	102	Peggy Hunt	Combined trustee compensation & expense dividend payments.			1,721.07	6,749.34
		Peggy Hunt	Claims Distribution - Tue, 07-20-2021 \$1,603.12	2100-000			
		Peggy Hunt	Claims Distribution - Tue, 07-20-2021 \$117.95	2200-000			
08/16/21	103	DISCOVER BANK	Dividend paid 12.33% on Claim #, 1 Filed Amount: \$7,683.43	7100-000		947.33	5,802.01
08/16/21	104	JPMORGAN CHASE BANK, N.A.	Combined dividend payments for Claim #2, 4			2,277.20	3,524.81
		JPMORGAN CHASE BANK, N.A.	Claims Distribution - Tue, 07-20-2021 \$866.36	7100-000			
		JPMORGAN CHASE BANK, N.A.	Claims Distribution - Tue, 07-20-2021 \$1,410.84	7100-000			
08/16/21	105	WELLS FARGO BANK, N.A.	Dividend paid 12.33% on Claim #, 3 Filed Amount: \$3,555.76	7100-000		438.40	3,086.41
08/16/21	106	MIDLAND CREDIT MANAGEMENT, INC.	Dividend paid 12.33% on Claim #, 5 Filed Amount: \$15,885.14	7100-000		1,958.54	1,127.87
08/16/21	107	PORTFOLIO RECOVERY ASSOCIATES, LLC	Dividend paid 12.33% on Claim #, 6 Filed Amount: \$8,871.79	7100-000		1,093.84	34.03
08/16/21	108	HERRIMAN FAMILY DENTAL	Dividend paid 12.33% on Claim #, 7 Filed Amount: \$276.00	7100-000		34.03	0.00

COLUMN TOTALS

8,867.18

8,867.18

\$0.00

Less: Bank Transfers/CDs

3,982.09

0.00

Subtotal

4,885.09

8,867.18

Less: Payments to Debtors

0.00

NET Receipts / Disbursements

\$4,885.09

\$8,867.18

Form 2

Exhibit 9
Page: 3

Cash Receipts And Disbursements Record

Case No.: 20-22819 **Trustee Name:** Peggy Hunt (640180)
Case Name: BELCHER, JARED **Bank Name:** Metropolitan Commercial Bank
Taxpayer ID #: **_***6412 **Account #:** *****1243 Checking
For Period Ending: 09/22/2021 **Blanket Bond (per case limit):** \$58,926,307.00
Separate Bond (if applicable): N/A

Net Receipts:	\$8,867.18
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$335.97
Net Estate:	\$8,531.21

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
4039 Checking - Loveridge	\$3,982.09	\$0.00	\$0.00
*****1243 Checking	\$4,885.09	\$8,867.18	\$0.00
	\$8,867.18	\$8,867.18	\$0.00

09/22/2021

Date

/s/Peggy Hunt

Peggy Hunt